STATE OF TEXAS   §
                         §
COUNTY OF TRAVIS   §

The Commissioner of Insurance, as the chief administrative and executive officer and custodian of records of the Texas Department of Insurance has delegated to the undersigned the authority to certify the authenticity of documents filed with or maintained by or within the custodial authority of the Company Licensing & Registration Division of the Texas Department of Insurance.

Therefore, I hereby certify that the attached documents are true and correct copies of the documents described below. I further certify that the documents described below are filed with or maintained by or within the custodial authority of the Company Licensing & Registration Division of the Texas Department of Insurance.

Current Certificate of Authority for NATIONAL FOUNDATION LIFE INSURANCE COMPANY, Fort Worth, Texas, No. 12661 dated September 28th, 2000, consisting of one (1) page.

IN TESTIMONY WHEREOF, witness my hand and seal of office at Austin, Texas, this 31st day of December 2007.

MIKE GEESLIN
COMMISSIONER OF INSURANCE

BY: _____
Jeff Hunt, Admissions Officer
Company Licensing & Registration Division
Order No. 01-0692

Texas Department of Insurance

Certificate No. 12661

Company No. 01-006109

Certificate of Authority

THIS IS TO CERTIFY THAT

NATIONAL FOUNDATION LIFE INSURANCE COMPANY

FORT WORTH, TEXAS

has complied with the laws of the State of Texas applicable thereto and is hereby authorized to transact the business of

Life; Accident and Health

insurance within the state of Texas. This Certificate of Authority shall be in full force and effect until it is revoked, canceled or suspended according to law.

IN TESTIMONY WHEREOF, witness my hand and seal of office at Austin, Texas, this

28th day of September A.D. 2000

JOSE MONTEMAYOR
COMMISSIONER OF INSURANCE

BY

Godwin Ohaechesi, Director
Company Licensing & Registration